

**United States Bankruptcy Court
Eastern District of New York**

IN RE:
Mangaluz, Reinero

Case No. 15-bk-72826
Chapter 13

Debtor(s)

AMENDED CHAPTER 13 PLAN

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee, and the debtor(s) shall pay to the trustee for a total of **55** months, the sum of:

\$ 625.00 commencing **1/10/2016** through and including **7/10/2020** for a period of **55** months.

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. § 507.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

**ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO INCOME TAXES, TO BE MADE
OUTSIDE THE PLAN BY THE DEBTOR(S)**

DEBTOR SHALL SURRENDER THE PROPERTY AT 2 MANTON STREET, SAYVILLE, NEW YORK 11782 AND WILL NOT MAKE POST-PETITION FIRST MORTGAGE PAYMENTS TO DITECH FINANCIAL LLC (F/K/A GREEN TREE SERVICING) ON LOAN NUMBER ENDING IN 7056, SECOND MORTGAGE PAYMENTS TO NATIONSTAR MORTGAGE ON LOAN NUMBER ENDING IN 5226, OR PROPERTY TAX PAYMENTS. THE DEBTOR WILL NOT OPPOSE A MOTION TO LIFT THE AUTOMATIC STAY IF FILED BY EITHER LENDER.

None (mortgage holder) to be paid pre-petition arrears in the sum of \$ 0 plus 0 % interest over the life of the plan.

(c) Subsequent to distribution to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows: **PRO RATA distribution to all timely filed proofs of claim.**

3. All lease agreements are hereby assumed, unless specifically rejected as follows:

None

4. During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2(c), less than one hundred percent (100%), the debtor(s) shall provide the Trustee with signed copies of filed federal and state tax returns for each year no later than April 15th of the year following the tax period. Indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15th of the year in which the tax returns are filed.

Title to the debtor(s) property shall vest in the debtor(s) upon completion of the plan or dismissal of the case, unless otherwise provided in the Order confirming this plan. Throughout the term of this plan, the debtor(s) will not incur post-petition debt over \$1,500.00 without written consent of the Chapter 13 trustee or the Court.

Dated: **February 23, 2016**

/s/ *Reinero Mangaluz*

Signature of Debtor

/s/ Andrew Kehoe
Signature of Attorney

Signature of Spouse (if applicable)

**Kehoe & Beslow
30 Broad St Fl 14
New York, NY 10004-2906
(212) 604-0685**